

THE GROUP SCOOP

CURRY GROUP BENEFIT SOLUTIONS

JAN 2026



TRAVEL INSURANCE: YOUR ESSENTIAL COMPANION FOR A SMOOTH TRIP

FOR THE PLAN MEMBER

When we plan a vacation, we focus on the fun—sunny beaches, new cities, great food. But behind every great trip is a little preparedness. Travel insurance is one of those quiet travel companions you hope you won't need, but you'll be grateful for if something goes wrong. The key is knowing what you're covered for before you pack your bags.

What is Emergency Travel Insurance?

Emergency travel insurance provides protection in case you experience an unexpected accident, illness, or injury while travelling outside your home province—or outside Canada entirely. It's designed to support you in situations where medical care may be costly or difficult to access.

Before You Go: Understand Your Coverage

Every travel plan has its own rules, so it's important to know exactly what applies to you. A few of the most important areas to review include:

Pre-Existing Conditions & Stability Periods

Most insurers require that any pre-existing medical

conditions remain “stable” for a certain amount of time before your departure.

What does “**stable**” mean? Generally, it means:

- No new or adjusted medications
- No worsening of a
- diagnosed condition
- No new treatments prescribed
- No hospitalizations
- No referrals or outstanding tests

Many insurers use a 60–90 day stability period, but this varies. Always refer to your benefits booklet or your plan's travel insurance policy for the specifics.

Travel Advisories & Family Coverage

Travel advisories may impact your eligibility for coverage. Please review the applicable government travel advisory website prior to travel.

Ensure all dependents meet eligibility requirements: dependents must be under age 21, or if over 21, enrolled in full-time post-secondary education. Proof of eligibility must be submitted to the insurer.

Don't Guess—Ask Before You Leave

If you're unsure about your benefits or whether a medical condition is considered stable, it's always a good idea to contact your insurer prior to travelling. It's an easy step that can prevent surprises later.

How to Make a Claim (And Why Immediate Contact Matters)

If you experience a medical emergency while travelling, you or your travel companion should call the insurer as soon as possible—preferably before receiving care, unless it's a true life-or-death emergency.

Your travel provider can:

- Direct you to an appropriate medical facility
- Ensure the hospital speaks your preferred language
- Coordinate transport if needed
- Confirm which services are covered

From everyone at Curry Group Benefit Solutions, we hope your upcoming travels are safe and memorable. If you have questions about your coverage or want help reviewing your benefits before your departure, we're always here to assist.



Happy New Year! We hope you enjoyed a restful and memorable holiday season and had the opportunity to spend time with family and friends over the Christmas break. As we begin the year ahead, we look forward to continuing our partnership and supporting you and your plan members throughout 2025.

SUPPORTING AN AGING WORKFORCE: ONTARIO DRUG BENEFIT (ODB)

When an employee (or their spouse) turns 65, they become eligible for the Ontario Drug Benefit (ODB) program. Understanding how ODB works helps avoid claim delays and ensures eligible prescriptions are routed correctly.

When does ODB Coverage Start?

For most Ontarian's with OHIP, ODB eligibility begins on the first day of the month after their 65th birthday.

Who pays first (ODB vs. Private Insurance Plan)?

For drugs that are covered under ODB, the pharmacy bills ODB first using the employee's Ontario Health Card and the provincial system adjudicates the claim.

Your group benefits plan typically becomes the second payer – often used to help cover:

1. ODB co payments and/or deductible amounts (if your plan is designed to reimburse them), and/or
 2. Drugs that are not listed on the ODB Formulary
- Key Employee message: at the pharmacy, make sure ODB is processed first for eligible drugs – don't default to the benefits card as the first payer.

How the ODB deductible and co-pay work

- \$100 annual deductible for higher-income seniors
- up to \$6.11 co-payment per prescription.

Some private plans reimburse it, while others do not. Employee should confirm coverage details with their insurer.

What Employees Should Do:

Starting the month after they turn 65:

- Show your Ontario health card at the pharmacy every time (confirm the pharmacy profile is updated).

- Ask the pharmacist to run eligible prescriptions through ODB first.
- If your workplace plan covers remaining out-of-pocket amounts, submit receipts/EOB per your insurer's process
- If a medication isn't covered under ODB, ask the prescriber/pharmacist about:
 1. Limited Use criteria, or
 2. The Exceptional Access Program (EAP) (case-by-case coverage requests)

Plan Administrator Checklist

- Proactive communication – Ensuring employees 65+ are aware ODB is the first payer.
- Confirm your plan design – Does the plan reimburse ODB co-pays/deductibles?

CONTACTING CURRY GROUP BENEFIT SOLUTIONS

The best way to contact us will continue to be our **dedicated client-only email address** clients@CurryGBS.ca The inbox continues to be monitored by Joan and Shannon regularly throughout each business day.



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